

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Joseph Gruttadauria</u>       | Social Security number or ITIN | xxx-xx-6836 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  | <u>Sharyn Gruttadauria</u>       | Social Security number or ITIN | xxx-xx-4137 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 13-32839-SLM                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Gruttadauria

Sharyn Gruttadauria

11/20/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph Gruttadauria  
Sharyn Gruttadauria  
DebtorsCase No. 13-32839-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 4  
Total Noticed: 102

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db/jdb  
aty +Joseph Gruttadauria, Sharyn Gruttadauria, 326 Grant Ave, Nutley, NJ 07110-2818  
+Muscarella, Bochet, Edwards & D'Alessandro, P.C., 10-04 River Road,  
Fair Lawn, NJ 07410-1433  
aty +Muscarella, Bochet, Edwards & D'Alessandro, PC, Muscarella, Bochet, Edwards & D'Alessand,  
10-04 River Road, Fair Lawn, NJ 07410-1433  
r +Coldwell Banker Residential Brokerage, 360 Franklin Avenue, Wychoff, NJ 07481-1909  
acc +Gramkow, Carnevale, Seifert & Co, LLC, 2 Forest Avenue, Oradell, NJ 07649-1958  
cr +NJCLASS, PO Box 544, Trenton, NJ 08625-0544  
cr +RBS Citizens, N.A., 443 Jefferson Blvd., RJW135, Warwick, RI 02886-1321  
514291180 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)  
514291183 +Annie Sez, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
514291216 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd MS RJW-135,  
Warwick, RI 02886-1321  
515171551 +Citizens Bank f/k/a RBS Citizens NA, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
514291254 +Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
515050965 +NJClass, PO Box 548, Trenton, NJ 08625-0548  
514291261 +RBS Citizens, 480 Jefferson Blvd, Warwick, RI 02886-1359  
514291259 +Radio/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
514291260 +Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
514291262 +Rshk/cbsd, Attn: Citi Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363  
514291270 +State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241  
514291272 +State Of Nj Student As, PO Box 548, Attn: Bankruptcy Department, Trenton, NJ 08625-0548  
514291277 +Valley National Bank, 31-00 Broadway, Fair Lawn, NJ 07410-3955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 21 2018 00:16:19 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 21 2018 00:16:15 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
auc +E-mail/Text: msklar@ajwillnerauctions.com Nov 21 2018 00:16:14 A.J. Willner Auctions, LLC,  
PO Box 1012, Springfield, NJ 07081-5012  
514291182 EDI: HNDACOM Nov 21 2018 04:59:00 American Honda Finance\*, PO Box 168088,  
Irving, TX, 75016  
514291181 EDI: AMEREXPR.COM Nov 21 2018 05:03:00 American Express, PO Box 981535,  
El Paso, TX 79998-1535  
515000158 EDI: BECKLEE.COM Nov 21 2018 05:01:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
514291186 EDI: BANKAMER.COM Nov 21 2018 05:04:00 Bank Of America, Po Box 982235,  
El Paso, TX 79998  
514291189 EDI: BANKAMER.COM Nov 21 2018 05:04:00 Bank Of America\*, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC, 27410  
514291190 EDI: BANKAMER.COM Nov 21 2018 05:04:00 Bank Of America\*, P.O. Box 982236,  
El Paso, TX, 79998  
514291192 EDI: BANKAMER.COM Nov 21 2018 05:04:00 Bank Of America, N.a., 4161 Piedmont Pkwy,  
Greensboro, NC 27410  
514291185 EDI: BANKAMER.COM Nov 21 2018 05:04:00 Bank of America, 4161 Piedmont Parkway,  
Greensboro, NC 27410  
515010555 +EDI: BANKAMER.COM Nov 21 2018 05:04:00 BANK OF AMERICA, N.A., Bankruptcy Department,  
Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414  
514291184 +EDI: BANKAMER2.COM Nov 21 2018 05:02:00 Bac/fleet-bkcard, 200 Tournament Dr,  
Horsham, PA 19044-3606  
514291191 +EDI: BANKAMER2.COM Nov 21 2018 05:02:00 Bank Of America, N.a., 201 N Tryon St,  
Charlotte, NC 28202-1331  
514291195 +EDI: BANKAMER.COM Nov 21 2018 05:04:00 Bk Of Amer\*,  
Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
514291199 EDI: CAPITALONE.COM Nov 21 2018 05:04:00 Cap One, Po Box 85520, Richmond, VA 23285  
514291213 EDI: CITICORP.COM Nov 21 2018 05:03:00 Citibank Sd, Na\*, Attn: Centralized Bankruptcy,  
PO Box 20363, Kansas City, MO, 64195  
514291214 EDI: CITICORP.COM Nov 21 2018 05:03:00 Citibank Usa\*,  
Citicorp Credit Services/Attn:Centralize, PO Box 20507, Kansas City, MO, 64195  
514291215 EDI: CITICORP.COM Nov 21 2018 05:03:00 Citibank\*, Attn: Centralized Bankruptcy,  
PO Box 20363, Kansas City, MO, 64195  
514291198 +EDI: CAPITALONE.COM Nov 21 2018 05:04:00 Cap One, 26525 N Riverwoods Blvd,  
Mettawa, IL 60045-3440  
514291200 +EDI: CAPITALONE.COM Nov 21 2018 05:04:00 Capital 1 Bank\*, Attn: Bankruptcy Dept.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
515000157 EDI: BL-BECKET.COM Nov 21 2018 05:05:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
514291201 +EDI: WFNNB.COM Nov 21 2018 05:03:00 Cb/frtnoff, Po Box 182273, Columbus, OH 43218-2273  
514291202 +EDI: CHASE.COM Nov 21 2018 05:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

District/off: 0312-2

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Total Noticed: 102

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

|           |  |  |
|-----------|--|--|
| 514291209 | +EDI: CHASE.COM Nov 21 2018 05:03:00                           | Chase Mht Bk*, Attn:Bankruptcy Dept, PO Box 15298, Wilmington, DE 19850-5298               |
| 514291210 | +EDI: CHASE.COM Nov 21 2018 05:03:00                           | Chase-pier1, Po Box 15298, Wilmington, DE 19850-5298                                       |
| 514291211 | +EDI: CITICORP.COM Nov 21 2018 05:03:00                        | Citi, Po Box 6241, Sioux Falls, SD 57117-6241  |
| 514291212 | +EDI: CITICORP.COM Nov 21 2018 05:03:00                        | Citi Cards, Po Box 6497, Sioux Falls, SD 57117-6497  |
| 515641749 | +EDI: CITICORP.COM Nov 21 2018 05:03:00                        | Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493                     |
| 514291221 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/Mandees*, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686           |
| 514291222 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/Mandees*, PO Box 182686, Columbus, OH 43218-2686                             |
| 514291217 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/anniesez, 995 W 122nd Ave, Westminster, CO 80234-3417                        |
| 514291218 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789                              |
| 514291219 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/limited, Po Box 182789, Columbus, OH 43218-2789                              |
| 514291220 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/mandee, 995 W 122nd Ave, Westminster, CO 80234-3417                          |
| 514291223 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/pier 1, 4590 E Broad St, Columbus, OH 43213-1301                             |
| 514291224 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789                              |
| 514291280 | EDI: RCSDELL.COM Nov 21 2018 05:00:00                          | Webbank/dfs, 1 Dell Way, Round Rock, TX 78682  |
| 514291225 | EDI: RCSDELL.COM Nov 21 2018 05:00:00                          | Dell Financial Services*, PO Box 81577, Austin, TX, 78708                                  |
| 514291226 | +EDI: DISCOVER.COM Nov 21 2018 05:03:00                        | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316                             |
| 514291227 | +EDI: TSYS2.COM Nov 21 2018 05:03:00                           | Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999   |
| 514291229 | +EDI: TSYS2.COM Nov 21 2018 05:03:00                           | Dsnb Bloomingdales*, Macy's Bankruptcy Dept., 6356 Corley Road, Norcross, GA 30071-1704    |
| 514291231 | +EDI: WFNNB.COM Nov 21 2018 05:03:00                           | Express/Comenity Bank*, Attention: Bankruptcy Dept, PO Box 182686, Columbus, OH 43218-2686 |
| 514291232 | EDI: FORD.COM Nov 21 2018 05:00:00                             | Ford Motor Credit Corporation*, Ford Motor Credit, PO Box 6275, Dearborn, MI, 48121        |
| 514291256 | EDI: FORD.COM Nov 21 2018 05:00:00                             | Mazda Amer Cr*, Ford Credit, PO Box 6275, Dearborn, MI, 48121                              |
| 514291233 | +EDI: FORD.COM Nov 21 2018 05:00:00                            | Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000                                      |
| 514291234 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | GEGRB / JC Penney*, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104           |
| 514291235 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | GEGRB/ Old Navy*, Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104                   |
| 514291237 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | GEGRB/Gap*, Attn: bankruptcy, PO Box 103104, Roswell, GA 30076-9104                        |
| 514291240 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | GEGRB/JC Penny*, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104              |
| 514291245 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | GEGRB/PC Richard*, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104                 |
| 514291247 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | GEMB/PC Richards & Sons*, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104     |
| 514291236 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005   |
| 514291238 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/gapdc, Po Box 965005, Orlando, FL 32896-5005   |
| 514291239 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007                                  |
| 514291241 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/jcp, P.o. Box 965008, Orlando, FL 32896-5008   |
| 514291242 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/old Navy, Po Box 965005, Orlando, FL 32896-5005                                      |
| 514291243 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/pc Richard, C/o Po Box 965036, Orlando, FL 32896-0001                                |
| 514291244 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/pc Richard, Po Box 981439, El Paso, TX 79998-1439                                    |
| 514291246 | +EDI: RMSC.COM Nov 21 2018 05:04:00                            | Gecrb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005                                       |
| 514291248 | +E-mail/Text: hannlegal@hannfinancial.com Nov 21 2018 00:15:37 | Hann Financial Service, 1 Centre Dr, Jamesburg, NJ 08831-1564                              |
| 514291249 | +EDI: WFFC.COM Nov 21 2018 05:02:00                            | Homeprjvisa, Po Box 94498, Las Vegas, NV 89193-4498  |
| 514291250 | +EDI: HFC.COM Nov 21 2018 05:04:00                             | Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253                                     |
| 514291251 | +EDI: HFC.COM Nov 21 2018 05:04:00                             | Hsbc Bank*, Attention: HSBC Retail Services, PO Box 5264, Carol Stream, IL 60197-5264      |
| 514291252 | +EDI: HFC.COM Nov 21 2018 05:04:00                             | Hsbc/saks, Po Box 10327, Jackson, MS 39289-0327  |
| 514291253 | +EDI: CBSKOHLS.COM Nov 21 2018 05:02:00                        | Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096                     |
| 514291255 | +EDI: FORD.COM Nov 21 2018 05:00:00                            | Mazda Amer Cr, 9009 Caruthers Pkwy, Franklin, TN 37067-1704                                |

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Date Rcvd: Nov 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514921248 EDI: NAVIENTFKASMSERV.COM Nov 21 2018 04:59:00 Navient Solutions Inc., Po Box9640,  
Wilkes-Barre, PA 18773-9640  
515210142 EDI: NAVIENTFKASMSERV.COM Nov 21 2018 04:59:00 Navient Solutions, Inc., P.O. Box 9640,  
Wilkes-Barre, PA 18773-9640  
514291258 +E-mail/Text: bnc@nordstrom.com Nov 21 2018 00:15:26 Nordstrom FSB\*,  
Attention: Account Services, PO Box 6566, Englewood, CO 80155-6566  
514291257 +E-mail/Text: bnc@nordstrom.com Nov 21 2018 00:15:26 Nordstrom Fsb, Po Box 6555,  
Englewood, CO 80155-6555  
517402937 EDI: PRA.COM Nov 21 2018 04:59:00 Portfolio Recovery Associates, LLC,  
c/o Capital One, N.a., POB 41067, Norfolk VA 23541  
514863027 EDI: Q3G.COM Nov 21 2018 05:06:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
514291263 EDI: WFFC.COM Nov 21 2018 05:02:00 Rymr&flnign, Csc1 Dispute Team, Des Moines, IA 50306  
514291264 +EDI: NAVIENTFKASMSERV.COM Nov 21 2018 04:59:00 Sallie Mae, Po Box 9655,  
Wilkes Barre, PA 18773-9655  
514291265 +EDI: SEARS.COM Nov 21 2018 05:03:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
515012560 EDI: RMSC.COM Nov 21 2018 05:04:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
514291274 +EDI: WTRNBANK.COM Nov 21 2018 05:03:00 Target N.b., Po Box 673,  
Minneapolis, MN 55440-0673  
514291275 +EDI: CITICORP.COM Nov 21 2018 05:03:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
514291276 +EDI: WFNNB.COM Nov 21 2018 05:03:00 The Limited/WFNNB\*, WFNNB/Attn: Bankruptcy,  
PO Box 182686, Columbus, OH 43218-2686  
514291279 +EDI: WFNNB.COM Nov 21 2018 05:03:00 Victoria's Secret\*, Attention: Bankruptcy,  
PO Box 182125, Columbus, OH 43218-2125  
514937122 EDI: WFFC.COM Nov 21 2018 05:02:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438

TOTAL: 82

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515054995\* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514291187\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
514291188\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
514291193\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)  
514291194\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)  
514291196\* +Bk Of Amer\*, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,  
Simi Valley, CA 93062-5170  
514291197\* +Bk Of Amer\*, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,  
Simi Valley, CA 93062-5170  
515121242\* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514291203\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291204\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291205\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291206\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291207\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291208\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514860857\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
514291228\* +Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999  
514291230\* +Dsnb Bloomingdales\*, Macy's Bankruptcy Dept., 6356 Corley Road, Norcross, GA 30071-1704  
514921249\* Navient Solutions Inc., Po Box9640, Wilkes-Barre, PA 18773-9640  
514291266\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291267\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291268\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291269\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291271\* +State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241  
514291273\* +State Of Nj Student As\*, PO Box 548, Attn: Bankruptcy Department, Trenton, NJ 08625-0548  
514291278\* +Valley National Bank, 31-00 Broadway, Fair Lawn, NJ 07410-3955

TOTALS: 0, \* 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 102

Date Rcvd: Nov 20, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards on behalf of Attorney Muscarella, Bochet, Edwards & D'Alessandro, P.C.  
bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Barbara Edwards on behalf of Accountant Gramkow, Carnevale, Seifert & Co, LLC  
bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lisa M. McQuade on behalf of Creditor NJCLASS lmcquade@feinsuch.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
Robert M. Rich on behalf of Debtor Joseph Gruttadauria rrlaw@aol.com,  
G14833@notify.cincompass.com,carmelita.rrlaw@gmail.com  
Robert M. Rich on behalf of Joint Debtor Sharyn Gruttadauria rrlaw@aol.com,  
G14833@notify.cincompass.com,carmelita.rrlaw@gmail.com  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10